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Y.M.C.A. Scholarships Expire January First

With a record of more than 100,000 scholarship awards to ex-service men in the past three years, the Y. M. C. A. announces that by December 31, 1922, it will have completed the distribution of awards up to the limit of the educational service fund of the association's national war work council. The expenditure involved in these awards up to the present is in excess of \$5,125,000.

The announcement is made at this time by the extension division of the United Y. M. C. A. schools as a final reminder to the ex-service men who may wish to share in the awards. These last scholarships will be distributed on the basis established when a supplementary fund of \$600,000 was made available a year ago, namely fifty per cent of the cost of tuition. Under this arrangement scholarship-holder pays his share in small monthly installments. Nearly 19,000 men have taken awards under this plan. The number who obtained the full scholarship awards totalled 82,660.

The courses from which the ex-service men can make his selection during these closing weeks of the fund cover, as heretofore, every line of training of a practical nature and for general culture and may be taken by correspondence or by residence work in schools at more than 700 points in the United States and Canada. Forms for application for the awards may be obtained from County Secretary Neil Locke, Box 317, Lihue.

The approaching closing of the awards lends special interest to several other features of the administration of the educational service fund of the national war work council of the Y. M. C. A. Since the establishment in 1919 of this plan for helping ex-service men to re-establish themselves in peacetime pursuits, more than 12,000 of the scholarship awards have been made thru colleges, the average amount involved in each being \$87. There were a group of smaller appropriations including one which covered a share in the cost of educational courses for men of the army and navy who desired to study while yet in the service, another from vocational guidance, and another covering lectures at American Legion posts. The special fund for college scholarships is now exhausted. The remainder of the fund is for use in Y. M. C. A. schools and correspondence courses only.

The lines of study selected by ex-service men with Y. M. C. A. scholarships reveal the wide range of interests of ex-service men. The studies followed have included complete grammar and high school courses, some normal and college subjects, and all branches of commercial work, such as accountancy, business administration, advertising, salesmanship, law, civil, mechanical, electrical and steam engineering, architecture, agriculture, breeding, farm machinery, forestry, orcharding and poultry husbandry. Many of these courses are being taken by men while still in the government hospitals.

Exceeding the Limit

"Maud tells everything she knows."
"Yes, it wouldn't be so bad if she would stop there."—Judge.

LIBRARIAN'S REPORT FOR NOVEMBER

The circulation in the main library for the month of November, was 1489, 83 more than in October. The average increase was greater than these figures would indicate, being an average of 64 books per day in November and only 54 books per day in October. The library was open 26 days in October and only 23 days in November. Twenty-three borrowers were added during the month, making a total of 562 borrowers registered at the main library.

Circulation reports were received from nine branches: 528 books were circulated at the branches; 228 books were shipped to the branches and 245 books were returned from the branches; making a total of 1,047 books now out at the branches.

Reports from the schools show a remarkable increase over last month. They also what splendid use is being made of the books and the teachers should be highly commended for the interest they are taking. The circulation for the month was 3,964, almost double that of last month, which was 2,002. The number of books shipped to the schools was 244. Books returned were 10, making a total of 1,126 books now at the schools.

The total circulation of books from the main library, branches and the schools was 5,981. The total number of books shipped to branches and schools was 472. The number returned 255. The books out at branches and schools number 2,173.

Up to date, 2,826 books have been cataloged. In addition to these the library has available, 2,000 books given by the Library of Hawaii, making a total of nearly five thousand books in circulation.

CHANGE WAR SAVINGS STAMPS FOR TREASURY CERTIFICATES

"It is hoped that every person who can do so will exchange War Savings stamps, soon to fall due, for the treasury savings certificates," said Postmaster J. I. Silva, of Elele. "The large amount of money invested and the great number of persons who purchased war savings stamps showed that the people of this county could save money when the necessity arose. Now, if they will take the money they saved when they bought stamps to aid the government in the prosecution of the war and buy treasury savings certificates, they will demonstrate that the thrift lessons of the war have not been without effect. The holders of war savings stamps have seen investments of \$20.50 grow to \$25 in five years, and larger amounts in the same proportion. They can see the same thing repeated if they reinvest in treasury savings certificates. Interest accumulates at the rate of four per cent each year compounded semi-annually. These savings certificates are exempt from the normal federal income tax, and from all state and local taxation (except estate and inheritance taxes) and may be held to the amount of \$5000, maturity value, for each issue, by every member of the family. They are backed by the credit of the United States government and afford an easy and sure method of saving."

During the war the government offered war savings stamps paying about four per cent as a method of saving for people of small means. Since the war, and to take the place of war savings stamps, the government offered treasury savings certi-

ificates in denominations of \$25, \$100 and \$1000, now sold to investors at \$20.50, \$82 and \$820, respectively. They pay four per cent if held until maturity, five years from the date of issue. About \$625,000,000 of war savings stamps, series of 1918 become due January 1, 1923 and the government now offers to issue treasury savings certificates in exchange of them, affording the owners an opportunity to continue a safe

investment with good interest. Savings has furnished the life blood for many nations and insures prosperity to the people. The government is doing everything possible to encourage saving in the United States by offering sound and attractive securities for the investment of small sums. If you want to save and insure your future, it would pay you to investigate Uncle Sam's savings system.

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